

ABSTRACT

Disclosed is a text mining method with steps for separating high frequency information and low frequency information and applying an ideal analysis method to each  
5 kind of information. Negative expressions and modality expressions are extracted from the low frequency information to assist in extracting valuable knowledge for risk management. Text classification technology by the conventional key word method is suitable for extracting and  
10 classifying high frequency knowledge but extracting valuable information for risk management or from the actual customer voice in the call center text database requires extracting the essential valuable knowledge from vast quantities of ordinary information. This method has a  
15 function to hold in a folder the document found by a keyword search, and a function to store the remaining text into a low frequency information folder, after having stored the high frequency information found by keyword search. A function is also provided for extracting modality  
20 expressions that express negative expressions and modalities as a unit to extract valuable knowledge for risk management from low frequency information.